



JENNIFER M. GRANHOLM  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF TREASURY  
LANSING

JAY B. RISING  
STATE TREASURER

**TO:** Participating Schools and Lenders

**FROM:** Diane Todd Sprague, Director

**DATE:** May 13, 2005

**SUBJECT:** Educational Loan Notes

### FEATURED FINANCIAL AID PROFESSIONAL

Wilma B. Porter came from the rural South and learned early on that she was bound to pursue a professional career. Her high school home economics teacher couldn't have agreed more. As many of us remember, home economics was a high school requirement, at least for female students. Wilma's four brothers were a bit more fortunate - they were required to take agriculture. After seeing her mother as a homemaker most of her life and wanting nothing to do with that, Wilma mounted a protest against having to take a class that furthered these skills. Well, you can bet who won that battle. Home economics was a requirement for graduation, and Wilma was "put in her place" as they say down South. Apparently Wilma really did know herself, and it did not take long for the home economics teacher to realize as well that Wilma was not "cut out" (a home economics pun, folks) for mastering sewing and dressmaking. However, this teacher did see something in Wilma that prompted her to appoint Wilma as President/Leader of the Future Homemakers of America. As President, Wilma presided over meetings, gave speeches, attended conferences, and competed for a district office position. This leadership appointment was a much better "fit" for Wilma and



Wilma Porter

played a key role in influencing the outcome you see today as Director of Financial Assistance and Scholarships at Oakland Community College (OCC).

Wilma's financial aid career began as a secretary for the college Work-Study Program at the University of Michigan (U of M) in 1973. She advanced to the position of Senior Financial Aid Officer at U of M while completing her undergraduate degree as a part-time evening student at Eastern Michigan University. The counseling and support she received from her superiors at U of M greatly helped in her professional development. In 1978, Wilma accepted a position at Wayne State University (WSU) as Assistant Director. Throughout her career at WSU she managed the Work-Study Program, Advising and Processing, was Interim

*(Continued on the next page.)*



### INSIDE THIS ISSUE



<i>MGA's Telephone Prompts Have Changed ....</i>	<i>Page 3</i>
<i>Interactive Voice Response System .....</i>	<i>Page 3</i>
<i>Training and Development News .....</i>	<i>Page 4</i>
<i>WhizKid/OpenNet Training Postponed.....</i>	<i>Page 4</i>
<i>Requesting Approval to Make a Late Disbursement Beyond 120 Days .....</i>	<i>Page 4</i>
<i>Notice of New MGA Phone Directories.....</i>	<i>Page 5</i>
<i>NSLDS Reporting Reminder .....</i>	<i>Page 6</i>
<i>"ED" Pipeline.....</i>	<i>Page 6</i>
<i>School List Updates.....</i>	<i>Page 6</i>
<i>"Q" and "A" .....</i>	<i>Page 7</i>
<i>Calendar of Upcoming Events.....</i>	<i>Page 8</i>

Assistant Director for the Law School for one year, and Associate Director of Advising and Processing. In 1992 Wilma accepted the Director of Financial Aid position at the U of M Medical School. Six years later, in 1998, Wilma accepted the greatest challenge of her career as Director of Financial Assistance and Scholarships over the five campuses of Oakland Community College.

Wilma's original career aspirations centered on being a consumer advocate like Ralph Nader. She wanted to make sure people, as consumers, understood their rights and were educated so they could make informed decisions. Wilma still gets to do what she originally aspired to in a modified way, in the student financial aid realm, as a student advocate.

Helping people, especially students, is what motivates Wilma in this rewarding career. Wilma's unspoken motto, "keep it simple," is her philosophy in helping students understand financial aid policies and procedures. She understands the challenges students face, especially at the community college level. As a school with open enrollment, OCC is a diverse institution and many of the students who commute have multiple demands on their time. It takes discipline and determination to succeed. Wilma believes OCC offers an environment that welcomes all the challenges that students bring. Students can succeed at OCC and go on to do great things in their careers. The financial aid personnel at OCC are committed to student service that contributes to this success. Wilma's own experience, having been a part-time employee and married student, helps her understand the pressure of juggling work, family, and studies.

As director, Wilma notes at least three major challenges in this career field. Keeping herself and her staff poised for the continuous changes that occur at the college level, as well as the state and federal level, is demanding. The second challenge is determining if the assistance they are offering students is sufficient. Finally, and most challenging, is getting late applicants processed timely and then encouraging them to apply on time in the future.

OCC's Department of Institutional Research conducts surveys on customer satisfaction. A couple of years ago the college's ratings were low, and financial aid staff worked closely with that

department to structure a survey that would provide greater detail in assessing their service. As of fall 2004, student evaluations of OCC's services have improved considerably, and staff members continue to search for new ways to streamline processes so they can spend more personal time with the students, helping in all aspects of their college experience. OCC has four on-campus financial aid offices to serve students. This substantial financial commitment shows that OCC is striving for personal attention for its students. Wilma wants the financial aid personnel at these campuses to be able to offer first-rate quality advising for students and families that need special attention. If OCC had a centralized processing office supporting all the branches, it would lessen the burden of paperwork for each campus office, which usually includes one financial aid officer and two or three support staff.

OCC participates in the Federal Family Education Loan Program (FFELP). Many of their loans are processed through the banks that participate in the Michigan Solution<sup>®</sup>. In July 2003 OCC moved to Nelnet Nteract<sup>SM</sup>, a Web-based student loan origination system designed to streamline the paperwork and improve coordination and communication between financial aid offices and lenders. OCC doesn't package student loans as part of the initial award. Students who want a loan must request an application. Although they haven't yet implemented E-signature, they will be exploring that option for the 2005-06 academic year.

Wilma believes that a career in student financial aid administration has afforded her the opportunity to work in higher education at some of the best schools in the country. Many of the students she has met over the years have become professionals of all types: doctors, lawyers, teachers, and financial aid administrators. Wilma is very pleased, and looks forward to becoming more active in the financial aid association and doing more outreach activities. She says, "As the saying goes, 'A mind is a terrible thing to waste.' Helping people reach their highest educational potential without having to worry about money is my mission."

With financial aid applicants growing by three percent over the last two years, OCC, albeit a very low-cost institution, is committed to helping students fund their schooling through increased

*(Continued on the next page.)*

private scholarships and institutional aid. Since Wilma has recently attended workshops on financial literacy, she would like to see the financial aid office collaborate with Student Life and provide workshops on money management. Many of OCC's students come straight from high school and need the skills to manage their time, money, and resources.

So what bothers Wilma the most about current regulations? At the top of her list are regulations that allow graduate students to be independent just

because they are graduate students. As undergraduates, students must meet the age requirement or one of the other conditions for independent status. However, if they complete their undergraduate studies at age 22 and enter graduate school immediately, they are suddenly independent, even though they may continue to receive parental assistance.

The sweet word "retirement" is slowly creeping into Wilma's conversations. To keep active after retirement, she wants to try performing several part-time jobs just so she can check them off her "to do" list. First, she wants to be a waitress, which she estimates would probably lead to termination after about a week. Then she would try landscaping so she could wear shorts and work boots. Finally, Wilma would like to do outreach for a financial aid office in the South, giving her the opportunity to return to that part of the country where she first learned to be a leader.

### INTERACTIVE VOICE RESPONSE SYSTEM

Later this month, MGA will implement a new telephone system that will assist borrowers without the need to speak with a representative. A borrower will go through a short verification process and then be allowed access to their account information. Borrower interaction with the system will be via touch-tone telephone or via speech recognition (simply tell the system what you want to do).

Borrowers will have the ability to:

- Make payments on their defaulted loan(s) by check or VISA/MasterCard.
- Request a letter (paid-in-full, good standing, etc.).
- Obtain payment history, loan balance information, and the status of their account.
- Request information related to credit reporting.
- Request information regarding the Taxpayer Relief Act.
- Request information regarding loan forgiveness.

The Interactive Voice Response (IVR) system will be available Monday through Friday from 7:30 a.m. to 9:00 p.m. and from 9:00 a.m. to 1:00 p.m. on Saturday. The scheduled "go-live" date is May 23, 2005.



### **MGA'S TELEPHONE PROMPTS HAVE CHANGED**

When several areas of the Michigan Guaranty Agency (MGA) moved in February and the Collections Section separated to another building in March, it was necessary to change the telephone prompts when callers use the 800-642-5626 toll-free telephone number. Since that time, we have received comments from some of our school and lender partners that the new prompts are somewhat confusing.

To assist you when calling our toll-free line to speak with someone in the Treasury Building (i.e., Administration, Guaranty, School, Customer, or Lender Services, Training and Development, or Audit and Program Review) use the following shortcut:

**When the message begins press "1," "4," "2," then pause for a quick transfer, and then enter the five-digit extension for the person you are trying to reach (the last five digits of this person's seven-digit direct dial telephone number.**

**You do not need to listen to the entire recorded message and wait for the prompt to enter a number. If using a rotary telephone, stay on the line and an operator will be happy to assist you.**

Again, to reach someone in the Treasury Building you may bypass the message prompts by dialing 1-800-642-5626 and pressing "1," "4," "2," then pause for a moment, and then dial the five-digit extension as soon as the recorded message begins again. You will be connected immediately.

### **TRAINING AND DEVELOPMENT NEWS**

MGA's Training and Development Section is working diligently on two publications: *The 5W's of Financial Aid* and the *Michigan Postsecondary Admissions and Financial Assistance Handbook*.

The *5W's* publication provides students and parents with information on WHAT financial aid is, WHY student financial aid exists, WHERE financial aid comes from, WHEN students apply, and WHO is eligible for financial aid. In addition there is information on the types of programs provided by the state of Michigan along with federal financial aid programs.

The *Michigan Postsecondary Admissions and Financial Assistance Handbook* was a publication used by many high school and financial aid counselors. In 1999-2000 this publication was eliminated due to budget constraints. Since the elimination of this publication, counselors have been very passionate about the need for it to be published again. The handbook provides a profile page for each Michigan community college, four-year public university, and independent two-year and four-year college and university. The profile page contains the following information:

- Student body profile.
- Academic calendar.
- Registration dates.
- Housing availability.
- Types of student services.
- Recommended entrance examinations.
- Freshman admission requirements.
- Suggested dates to apply for admission and financial aid.
- Estimated cost of attendance.
- Materials needed to apply for financial aid.

In addition to the profile page, there is information about each institution's programs of study, including the minimum hours needed to obtain each degree or certificate.

When can you expect to see these publications? *The 5W's of Financial Aid* should be available in early August 2005. The *Michigan Postsecondary Admissions and Financial Aid Handbook* should be available in late September 2005. Look for additional

information on these publications in future issues of *Educational Loan Notes*. If you have any questions or need more information, contact Stephanie Bogard at extension 12101, or via email at [bogards1@michigan.gov](mailto:bogards1@michigan.gov).

### **WHIZKID/OPENNET TRAINING POSTPONED**

In the April issue of *Educational Loan Notes* we announced that WhizKid®/OpenNet<sup>SM</sup> training was tentatively scheduled for June 15, 2005. MGA just received notification that the new version of WhizKid will not be available until **September 2005**. Therefore, the WhizKid/OpenNet Training will be postponed until further notice.

Schools will still be able to complete their loan processing for the 2005-06 academic year with WhizKid 9.0.2. There are only a few changes that will be implemented with OpenNet, and schools have been notified of them by email.

If you have any questions, please contact Flora Boles, School Services Unit, at extension 52882, or via email at [bolesf@michigan.gov](mailto:bolesf@michigan.gov).

### **REQUESTING APPROVAL TO MAKE A LATE DISBURSEMENT BEYOND THE 120-DAY PERIOD**

The U.S. Department of Education (ED) has recently released the procedures for requesting approval to make a late disbursement on a FFELP or direct loan beyond the 120-day late disbursement period. These disbursements may be referred to as "late" late disbursements.

#### **Requirements and Procedures**

1. Requests for approval to make a late disbursement after the 120-day late disbursement period must be made directly by a school or its third party servicer. A lender, guaranty agency, or other entity may not submit a request on behalf of a school, regardless of the reason the funds were not disbursed.

(Continued on the next page.)

2. The school must fax its request on school (or school servicer) letterhead to ED's Common Origination and Disbursement (COD) School Relations Center at 877-623-5082. The fax cover sheet should be addressed to:

ATTN: FSA Support Team  
 "Late" Late Disbursement  
 Approval Request

3. A separate request must be submitted for each student or parent.
4. A single request may be submitted for approval to make a late disbursement of both a subsidized and unsubsidized FFELP or direct loan for the same student and same loan period.
5. Each faxed request must include the information listed below:

- Date of request.
- School's name.
- School's OPE ID.
- Contact person's name, title, telephone number, fax number, and email address.
- Student's (and parent's, for PLUS loans) name and Social Security Number.
- Type of aid.
- Amount to be disbursed (gross amount of FFELP loan).
- A clear and concise explanation as to why the disbursement was not made while the student was still enrolled for the loan period or during the 120-day late disbursement period allowed by the regulations.
- Loan type (subsidized, unsubsidized, PLUS).
- Loan certification date.
- Loan period beginning and ending dates.
- Lender's name.
- Answers to the following questions:
  - Did the student complete the loan period?
  - If the student did not complete the loan period, when did the student cease to be enrolled at least half-time?
  - Does the request involve a late first disbursement of the loan or a late second or subsequent disbursement of the loan?

### **What to Expect after Submission of a Request**

Requests will initially be reviewed to ensure that all required information has been provided. If information is missing, the school will be contacted. Schools will be notified by email when this initial screening is complete. Generally, a school may expect to receive an email notification of ED's approval or denial of its request within ten business days after the completion of the initial screening.

### **Contact Information**

If you have questions about the procedures to request approval to make a late disbursement beyond 120 days, you may contact the COD School Relations Center at 800-848-0978.

The entire letter from ED on requesting approval to make a late disbursement beyond the 120-day period is available to review on the Internet at: <http://ifap.ed.gov/dpcletters/GEN0507.html>.



### **PLEASE NOTE**

Attached to this issue of *Educational Loan Notes* are updated MGA telephone directories for your use. Changes have been made to the directories that were attached to the March issue of *Loan Notes*. To avoid problems when calling, please discard any previous directories you may have.

**NSLDS REPORTING REMINDER**

Federal law requires lenders and lender servicers to report all status changes throughout the life of a loan to their guarantors. MGA encourages its lenders to report status changes on a monthly basis. It is crucial that loan information is updated and reported in a timely manner so MGA loan data will match the information on the lender's system. This will ensure that the information sent to the National Student Loan Data System (NSLDS) is accurate.

Status changes to report include, but are not limited to:

- Enrollment status changes.
- Cancellation of all or a portion of the loan.
- Loan sales or transfers.
- Disbursement date changes.
- Date loans enter repayment.
- Loans that have been paid-in-full or consolidated.

Forms currently used by lenders to report changes are:

- Loan Maintenance form.
- Loan Change form.
- Disbursement Change form.
- Borrower/Student Personal Information form.
- Sub/Unsub Reallocation form.

If you need to order forms please visit our Web site at [michigan.gov/mistudentaid](http://michigan.gov/mistudentaid). Click on "Resources" and then "Ordering Supplies." If you require assistance with reporting to NSLDS or have other questions or concerns regarding NSLDS reporting, please contact Betty Calloway, Lender Services Specialist, at extension 39639, or via email at [callowayb@michigan.gov](mailto:callowayb@michigan.gov).

**THE "ED" PIPELINE**

Following is a description and link to some of the most recent ED correspondence for schools and lenders.

**Dear Partner**  
**April 2005**  
**GEN 05-07**

This letter explains the procedures for requesting approval to make a late disbursement of Title IV aid beyond the 120-day late disbursement period.

These disbursements may be referred to as "late" late disbursements.

**Dear Partner**  
**April 2005**  
**GEN-05-06**  
**FP-05-04**

This letter reminds members of the financial aid community who have access to information contained in NSLDS that they are responsible for using their access properly and for protecting the sensitive data contained in the system.

**Dear Partner**  
**April 2005**  
**ANN-05-04**

This letter announces FSA's 2005-06 online, instructor-led training sessions for users of EDEXpress. Topics covered are: Pell Grant processing including advanced uses of Multiple Entry, Disbursement Profile codes, Web functionality, software enhancements, and the effect on school business processes.

**Dear Partner**  
**April 2005**  
**CB-05-05**

This letter provides information on requesting a waiver of the 2005-06 community service expenditure requirements under the Federal Work-Study Program.

**SCHOOL LIST UPDATES**

The following changes should be recorded by lenders on MGA's "Active Michigan School List" dated January 31, 2005. If you have any questions regarding these changes, please contact Stacy Cardwell at extension 36074 or via email at [cardwells@michigan.gov](mailto:cardwells@michigan.gov).

**Contact Name Change**

**University of Phoenix, Southfield, 020988-00**  
Delete Georgianna Bailey. The new contact is Lisa Pearson, Director of Compliance/FA. Lisa's telephone number is 248-766-5140, and her email address is [lisa.pearson@phoenix.edu](mailto:lisa.pearson@phoenix.edu). The fax number is 248-354-5969.

**“Q” AND “A”**  
**THE OFFICE OF THE OMBUDSMAN**

**What is the Office of the Ombudsman?**

ED's Federal Student Aid Ombudsman helps resolve disputes and solves other problems with federal student loans. ED provides this service free of charge. The Office of the Ombudsman was created in 1998 and received its first cases in October 1999. The office now receives an average of 300 calls per week.

**What is the Ombudsman's role in resolving student loan issues?**

An ombudsman resolves disputes from a neutral, independent viewpoint. The FSA Ombudsman will informally conduct impartial fact-finding investigations about federal student loan complaints.

**What authority does the Office of the Ombudsman have?**

The Office of the Ombudsman recommends solutions but does not have the authority to reverse decisions. The FSA Ombudsman works to bring about changes that will help prevent future problems for other student loan borrowers.

**What will the FSA Ombudsman do to help resolve student loan complaints?**

The ombudsman will research a student loan complaint and determine whether the borrower has been treated fairly. If the student loan complaint is justified, the ombudsman will work with the borrower, the borrower's lender, guaranty agency, and the servicing agency or firm collecting the loan to try to find some resolution.

**What if the borrower still has complaints after the Office of the Ombudsman has investigated?**

On the borrower's behalf, the ombudsman will contact other offices within ED. If, however, the ombudsman finds that the complaint is not justified, they will take the time to explain to the borrower how they reached their conclusion.

**When should a borrower feel justified in contacting the Office of the Ombudsman?**

It is best to think of the ombudsman as a last resort. They will try to help when other approaches have failed.

**Is there a step-by-step process that borrowers can use to determine whether or not they should contact the Office of the Ombudsman?**

Yes, the Office of the Ombudsman has provided simple and effective steps to help a borrower reach a resolution on their own. These steps are located on the FSA Ombudsman Web site at <http://www.ombudsman.ed.gov/resources/toolschecklists/selfresolution-checklist.html>.

Have a question you would like to ask? Contact Justin Draeger at extension 31940 or via email at [draegerj@michigan.gov](mailto:draegerj@michigan.gov) to submit your question or to suggest a topic you would like to see discussed in a subsequent issue of *Educational Loan Notes*.

# Calendar of Upcoming Events

## May 2005

- 17 Spring School Workshop  
Grand Valley State University  
Allendale, Michigan
- 19 Spring School Workshop  
Schoolcraft College  
Livonia, Michigan
- 30 MGA Offices Closed

## June 2005

- 26-29 MSFAA Summer Conference  
Crystal Mountain  
Thompsonville, Michigan

## July 2005

- 3-6 NASFAA 2005 National Conference  
Hilton New York  
New York, New York
- 4 MGA Offices Closed

If you need further information or wish to submit items for the calendar, please contact Jim Peterson, Editor, at extension 36944, or via email at [petersonj@michigan.gov](mailto:petersonj@michigan.gov).

<p><b>1-800-MGA-LOAN</b> <b>(1-800-642-5626)</b></p> <p>Email Address <b>mga@michigan.gov</b></p> <p>Web Site <b>Michigan.gov/mistudentaid</b></p>	<p><b>DIRECTORY BY SUBJECT</b></p>  <p><b>MICHIGAN GUARANTY AGENCY</b> <b>P.O. Box 30047</b> <b>Lansing, Michigan 48909-7547</b></p>	<p><b>Fax Numbers</b></p> <p><b>Administration</b> ..... <b>517-241-0155</b>  <b>Audit/Program Review</b> ..... <b>517-241-0155</b>  <b>Claims and Collections</b> ..... <b>517-636-0655</b>  <b>Customer Services</b> ..... <b>517-335-5983</b>  <b>Guaranty Services</b> ..... <b>517-241-0155</b>  <b>Lender Services</b> ..... <b>517-335-5983</b>  <b>School Services</b> ..... <b>517-241-0155</b>  <b>Training and Dev.</b> ..... <b>517-241-0155</b></p>
--	---	--

A call to the above telephone numbers originating from a touch-tone telephone can be routed automatically by following the instructions you will hear.

#### ADDRESS UPDATE

Borrower .....	Customer Services .	1-888-272-5543
Lender .....	Lender Services .....	39639
School .....	School Services .....	36074

#### BANKRUPTCY

Lender or Borrower .....	Rich Ziebarth .....	60612
School .....	Linda Sanchez .....	39599

#### BORROWER DEBT

<b>MANAGEMENT REPORT</b> .....	School Services .....	36074
--------------------------------	-----------------------	-------

#### CLAIMS

Disability and Bankruptcy .....	Tom Montgomery .....	60613
Repurchase .....	Tom Montgomery .....	60613
Resubmission .....	Tom Montgomery .....	60613
Returned or Rejected Claims .....	Tom Montgomery .....	60613
Supplemental Payment Requests ..	Tom Montgomery .....	60613

#### CLOSED SCHOOLS

.....	Beverly Bristol .....	60630
-------	-----------------------	-------

#### COLLECTIONS

Borrower Account Status .....	Collections .....	60600
Eligibility .....	Collections .....	60600

#### COMMONLINE<sup>SM</sup>

.....	Flora Boles .....	52882
-------	-------------------	-------

CommonLine<sup>SM</sup> is a service mark of the National Council of Higher Education Loan Programs.

#### CUSTOMER SERVICES

Borrower Record Inquires .....	Customer Services .	1-800-824-7044
Consolidation Questions .....	Linda Sanchez .....	39599
General Program Questions .....	Customer Services .	1-800-824-7044
Loan Processing and Status .....	Customer Services .	1-800-824-7044
NSLDS Issues .....	Linda Sanchez .....	39599
Special Projects .....	Linda Sanchez .....	39599

#### COHORT DEFAULT RATES

Appeals .....	Audit/Program Review .....	36502
Rates .....	Audit/Program Review .....	36502
Reports .....	Audit/Program Review .....	36502

#### DEFAULTED LOANS

.....	Collections .....	60600
-------	-------------------	-------

#### DEFAULT PREVENTION

.....	(Borrowers call) .....	1-800-635-3786
Delinquent Loans .....	Default Prevention ..	1-317-578-6916
LRA Rescinds .....	Default Prevention ..	1-317-578-6916

#### DEFERMENTS

.....	Linda Sanchez .....	39599
-------	---------------------	-------

#### EDUCATIONAL LOAN NOTES

.....	Jim Peterson .....	36944
-------	--------------------	-------

#### EFT (Electronic Funds Transfer)

.....	Jim Swisk .....	37121
-------	-----------------	-------

#### ENTRANCE/EXIT INTERVIEW INFORMATION

Borrower Debt Management Report ..	School Services .....	36074
Brochures and Forms .....	School Services .....	36074
Videotapes .....	School Services .....	36074

#### FOREIGN SCHOOLS

.....	Customer Services .....	1-800-824-7044
-------	-------------------------	----------------

#### FORMS AND SUPPLIES

.....	Mail Room .....	60607
-------	-----------------	-------

#### FRAUD

False Certification .....	Sam Duncan .....	56770
---------------------------	------------------	-------

#### LENDER AND SCHOOL

<b>AUDITS AND REVIEWS</b> .....	Audit/Program Review .....	36502
---------------------------------	----------------------------	-------

#### LENDER SERVICES

Electronic Processes .....	Lender Services .....	39639
Issues/Concerns .....	Lender Services .....	39639
Lender Agreements .....	Lender Services .....	39639
Loan Discharges .....	Beverly Bristol .....	60630
Teacher Loan Forgiveness .....	Beverly Bristol .....	60630
Total and Permanent Disability .....	Tom Montgomery .....	60613

#### LOAN PROCESSING

Borrower Record Inquiries .....	Customer Services .....	1-800-824-7044
Consolidation Questions .....	Linda Sanchez .....	39599
General Program Questions .....	Customer Services .....	1-800-824-7044
Loan Processing and Status .....	Customer Services .....	1-800-824-7044
NSLDS Issues .....	Linda Sanchez .....	39599
Special Projects .....	Linda Sanchez .....	39599

#### NSLDS QUESTIONS

.....	Linda Sanchez .....	39599
-------	---------------------	-------

#### OUTREACH SERVICES

College Goal Sunday .....	Peggy LaFleur .....	38319
Early Awareness Initiatives .....	Stephanie Bogard .....	12101
Financial Aid Presentations .....	Peggy LaFleur .....	38319
HS Counselor Videoconference .....	Peggy LaFleur .....	38319
Postsecondary Handbook .....	Patty Hill .....	36051
5W's Publication .....	Betty Calloway .....	39639

#### POLICY &

<b>REGULATION QUESTIONS</b> .....	Audit/Program Review .....	36502
-----------------------------------	----------------------------	-------

#### REHABILITATION

.....	Collections .....	60600
-------	-------------------	-------

#### REPORTS

Lender .....	Lender Services .....	39639
School .....	School Services .....	36074

#### SCHOOL SERVICES

Electronic Processes .....	School Services .....	36074
Issues/Concerns .....	School Services .....	36074
Loan Processing Scenarios .....	School Services .....	36074
Site Visits .....	School Services .....	36074

#### SSN DISCREPANCIES

Lender or Borrower .....	Teresa Phelps .....	60606
School .....	Linda Sanchez .....	39599

#### TRAINING/WORKSHOPS

School .....	School Services .....	36074
--------------	-----------------------	-------

#### WEB SITE

.....	Justin Draeger .....	31940
-------	----------------------	-------